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WHAT IS CLAIMED IS:

1 1. A POS transaction terminal comprising:
2 a keypad;
3 a circuit for interacting with a customer; and
4 a link, communicatively connecting the keypad and the
5 customer-interaction circuit.

1 2. The transaction terminal of claim 1, wherein the keypad
2 comprises
3 a keypad for interacting with a cashier; and
4 wherein the customer-interaction circuit comprises
5 a circuit for interacting with the customer and not the cashier.

1 3. The transaction terminal of claim 1, wherein the link
2 comprises
3 a link for communicating between the keypad and the
4 customer-interaction circuit a dollar amount of a transaction.

1 4. The transaction terminal of claim 1, wherein the keypad
2 comprises
3 accessories including one member of the following set of
4 accessories: check reader, display and receipt printer.

1 5. The transaction terminal of claim 1, wherein the
2 customer-interaction circuit comprises
3 accessories including one member of the following set of
4 accessories: smart-card reader, magnetic-strip reader and biometric
5 scanners.

1 6. The transaction terminal of claim 1, wherein the
2 customer-interaction circuit comprises
3 a port for connecting via a communications link to a remote
4 service provider.

1 7. The transaction terminal of claim 6, wherein the
2 transaction terminal comprises only one port for connecting via a
3 communications link to any remote service provider.

1 8. The transaction terminal of claim 1, wherein the
2 customer-interaction circuit comprises
3 a virtual keypad.

1 9. The transaction terminal of claim 8, wherein the
2 customer-interaction circuit is programmed to capture a personal identifier
3 number (PIN) by means of the virtual keypad.

1 10. The transaction terminal of claim 1, wherein the
2 customer -interaction circuit comprises
3 virtual paper.

1 11. The transaction terminal of claim 10, wherein the
2 customer-interaction circuit is programmed to capture a signature by
3 means of the virtual paper.

1 **12.** A transaction system comprising:
2 a cash register; and
3 the transaction terminal of claim 1,
4 wherein the cash register and the transaction terminal are co-located at a
5 POS location but are not communicatively coupled.

1 **13.** A method for authenticating a transaction at a POS
2 location, the method comprising:
3 engaging in a transaction at a POS location, thereby
4 generating a dollar amount for the transaction;
5 entering that transaction dollar amount into a keypad;
6 then communicating the transaction dollar amount from the
7 keypad to a customer-interaction circuit;
8 then communicating details of the transaction, including the
9 dollar amount, to a remote service provider for authentication; and
10 during the step of entering and both steps of communicating,
11 interacting with the customer at the customer-interaction circuit.

1 **14.** The method of claim **13**, wherein, between the steps of
2 communicating, the following step is performed:
3 displaying the transaction dollar amount to the customer-
4 interaction circuit for the customer; and
5 receiving approval from the customer for the transaction dollar
6 amount.